



STATE OF ARKANSAS-AGENCY TRAVEL CARD PROGRAM
SPONSORED BUSINESS TRAVEL ACCOUNT-SBTC
Visa Commercial-New Account Request



Send Completed Applications to your AGENCY / INSTITUTION BUSINESS TRAVEL CARD COORDINATOR

CARD CUSTODIAN INFORMATION

Card Custodian Name (first, middle, last)		Email Address				
Agency Mailing Address		Social Security Number				
City/State/Zip		Business Telephone Number ()				
Agency/Institution Name		Position/Title				
Monthly Cycle Limit	Authorization Strategy Requested					
\$	ARK1	ARK2	ARK3	ARK4	ARKV	ARKT
Agency/Institution Department Manager Approval		AGENCY NUMBER				
AUTHORIZED BY (SIGNATURE)						
CARD CUSTODIAN SIGNATURE						

APPLICATION AND AGREEMENT

Agency/Institution applies to UMB U.S.A., n.a., Falls City, Nebraska, or its successors or assigns ("Issuer") for an account as indicated above. The Coordinator in signing this form, certifies requestor authority, and the information given herein to be true and correct and acknowledges Agency/Institution obligation to pay all charges on such account when due. Because this account is offered in conjunction with the State of Arkansas Agency Travel Card Program, certain information about of the account will be supplied to the State of Arkansas, Department of Finance and Administration.

I have read the entire application, agree to its terms, and certify the information is correct and properly authorized.

X

AGENCY / INSTITUTION AUTHORIZED SIGNATURE

DATE

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11/01/2002



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DISCLOSURE INFORMATION

ANNUAL PERCENTAGE RATE FOR PURCHASES

Variable; 8.0% + Prime, which currently is **12.75%**.

VARIABLE RATE INFORMATION

Your Annual Percentage Rate ("APR") may vary monthly. It is determined by adding a "Margin" to the highest "Prime Rate" reported in the "Money Rates" section of *The Wall Street Journal* on the 15th day of each January, March, May, July, September, and November.

GRACE PERIOD FOR REPAYMENT OF BALANCES FOR PURCHASES

You have not less than 45 days to repay the entire balance before a Finance Charge will be imposed, if full payment of both the prior balance and the current balance shown on your Current and Previous Monthly Statements are received within 45 days after the Statement Closing Dates for such statements. The entire balance due shown on each Monthly Statement must be paid in full each month.

METHOD FOR COMPUTING THE BALANCE FOR PURCHASES

Two-cycle average daily balance (including new purchases).

ANNUAL FEE

There is no annual fee for this account.

MINIMUM FINANCE CHARGE

Fifty cents (\$.50) for any Billing Period in which a Finance Charge is due.

OTHER FEES

Late Fee: None
Cash Advance Fee: 3% (\$3 minimum, \$20 maximum)

IMPORTANT: The information about the costs of the cards described above is accurate as of November 1st, 2002, the date this document was published and made available as a downloadable file. This information may have changed after that date. To find out what may have changed, write to us at UMB U.S.A., n.a., Post Office Box 13262, Kansas City, Missouri 64199-3262 or email us at our website at www.umb.com.

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